

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William R. Fletcher
Debtor

Case No. 18-04165-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: ToniaWils
Form ID: 309A

Page 1 of 2
Total Noticed: 37

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db +William R. Fletcher, 123 Willows Lane, Lake Ariel, PA 18436-4738
aty +Christopher M. McMonagle, Stern and Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, PA 18976-3403
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +John J. Martin, Law Offices John J. Martin, 1022 Court Street, Honesdale, PA 18431-1925
aty +Martin A Mooney, Schiller, Knapp, Lefkowitz & Hertzell LLP, 950 New Loudon Road, Ste. 109,
Latham, NY 12110-2182
aty +Steven P. Kelly, Stern & Eisenberg, P.C., 1581 Main Street, Suite 200,
Warrington, PA 18976-3403
aty +William Edward Miller, Stern & Eisenberg, P.C., 1581 Main Street, Suite 200,
Warrington, PA 18976-3403
cr +Ariel Land Owners, Incorporated, c/o John J. Martin, 1022 Court Street,
Honesdale, PA 18431-1925
5115037 +Anthony Scottavia, 123 Willow Lane, Lake Ariel, PA 18436-4738
5115038 +Broome County Real Property Tax Svc., 60 Hawley St., 2nd Floor, P.O. Box 1766,
Binghamton, NY 13902-1766
5131981 +County of Broome (New York), Broome County Attorneys Office, PO Box 1766,
Binghamton, NY 13902-1766
5115041 +Fantine Rabier, 123 Willow Lane, Lake Ariel, PA 18436-4738
5115043 +Jerold Summers, 123 Willow Lane, Lake Ariel, PA 18436-4738
5115044 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5115045 +Leticia, 123 Willow Lane, Lake Ariel, PA 18436-4738
5128382 +M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5118039 +M&T Bank, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, Pa. 18976-3403
5138905 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
5125091 +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5115049 +The CBE Group, P.O. Box 126, Waterloo, IA 50704-0126
5115051 +Wayne County Tax Claim Bureau, County Courthouse, 925 Court St., Honesdale, PA 18431-1994

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tullio.deluca@verizon.net Nov 13 2019 19:09:30 Tullio DeLuca,
381 N. 9th Avenue, Scranton, PA 18504
tr +EDI: BMJCONWAY.COM Nov 14 2019 00:13:00 Mark J. Conway (Trustee),
502 South Blakely Street, Dunmore, PA 18512-2237
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Nov 13 2019 19:09:45 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5115036 +EDI: AMEREXPR.COM Nov 14 2019 00:13:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
5133546 EDI: BECKLEE.COM Nov 14 2019 00:13:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5115039 +EDI: CHASE.COM Nov 14 2019 00:13:00 Chase, PO Box 15298, Wilmington DE 19850-5298
5115040 EDI: WFNNB.COM Nov 14 2019 00:13:00 Comenity Bank, Bankruptcy Department,
P.O. Box 182125, Columbus, OH 43218-2125
5136924 EDI: DIRECTV.COM Nov 14 2019 00:13:00 Directv, LLC, by American InfoSource as agent,
PO Box 5008, Carol Stream, IL 60197-5008
5115042 EDI: IRS.COM Nov 14 2019 00:13:00 Internal Revenue Service, Special Procedures Branch,
PO Box 7346, Philadelphia, PA 19101-7346
5115046 E-mail/Text: camanagement@mtb.com Nov 13 2019 19:09:40 M&T Bank, 1100 Wehrle Drive,
Williamsville, NY 14221
5129430 E-mail/Text: camanagement@mtb.com Nov 13 2019 19:09:40 M&T Bank, PO Box 840,
Buffalo, NY 14240
5115047 +EDI: MID8.COM Nov 14 2019 00:13:00 Midland Funding, LLC, 2365 Northside Drive, Ste. 300,
San Diego, CA 92108-2709
5115519 +EDI: PRA.COM Nov 14 2019 00:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5115048 EDI: RMSC.COM Nov 14 2019 00:13:00 Synchrony Bank/Pay Pal, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060
5136479 EDI: AIS.COM Nov 14 2019 00:13:00 Verizon, by American InfoSource as agent,
PO Box 248838, Oklahoma City, OK 73124-8838
5115050 +EDI: VERIZONCOMB.COM Nov 14 2019 00:13:00 Verizon Bankruptcy Dept., 500 Technology Drive,
Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +M&T Bank, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5115052* +William R. Fletcher, 123 Willows Lane, Lake Ariel, PA 18436-4738

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Christopher M. McMonagle on behalf of Creditor M&T Bank cmcmonagle@sterneisenberg.com,
bkecf@sterneisenberg.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
John J. Martin on behalf of Creditor Ariel Land Owners, Incorporated jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r5989
l@notify.bestcase.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Martin A Mooney on behalf of Creditor M&T Bank f/k/a Manufactures and Traders Trust Company
kcollins@schillerknapp.com, acarmany@schillerknapp.com;bfisher@schillerknapp.com
Steven P. Kelly on behalf of Creditor M&T Bank skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
Tullio DeLuca on behalf of Debtor 1 William R. Fletcher tullio.deluca@verizon.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor M&T Bank wmiller@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 9

Information to identify the case:

Debtor 1	William R. Fletcher	Social Security number or ITIN	xxx-xx-0112
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 10/1/18
Case number:	5:18-bk-04165-RNO	Date case converted to chapter	7 10/29/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William R. Fletcher	
2. All other names used in the last 8 years	aka William Fletcher	
3. Address	123 Willows Lane Lake Ariel, PA 18436	
4. Debtor's attorney Name and address	Tullio DeLuca 381 N. 9th Avenue Scranton, PA 18504	Contact phone 570 347-7764 Email: tullio.deluca@verizon.net
5. Bankruptcy trustee Name and address	Mark J. Conway (Trustee) 502 South Blakely Street Dunmore, PA 18512	Contact phone 570 343-5350 Email: PA40@ecfbis.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 11/13/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 3, 2020 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington & Linden Streets, Scranton, PA 18503
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/3/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

